

Information to identify the case:

Debtor 1	<u>Joseph S. Marton Jr.</u>	Social Security number or ITIN	xxx-xx-5344
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kara S. Marton</u>	Social Security number or ITIN	xxx-xx-1319
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-22150-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph S. Marton Jr.

Kara S. Marton

10/17/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph S. Marton, Jr.
Kara S. Marton
Debtors

Case No. 18-22150-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 17, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph S. Marton, Jr., Kara S. Marton, 311 Sheldon Avenue, Fairchance, PA 15436-1073
14854425	+ Alb Gall ASD & Fairchance Bor c/o SWRTB, One Centennial Way, Scottdale, PA 15683-1741
14884578	+ FAIRCHANCE BOROUGH/ALBERT GALLATIN SCHOOL DISTRICT, C/O SOUTHWEST REGIONAL TAX BUREAU, ONE CENTENNIAL WAY, SCOTTDAL, PA 15683-1741
14854434	FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14854440	PNC Cardmember Services, P.O. Box 3429, Pittsburgh, PA 15230-3429
14854442	Simmons Bank, P.O. Box 84042, Columbus, GA 31908-4042
14858850	+ Simmons Bank, PO Box 6609, Pine Bluff AR 71611-6609
14955385	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 18 2023 04:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2023 00:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 18 2023 04:02:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2023 00:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Oct 18 2023 04:02:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14854426	EDI: BANKAMER.COM	Oct 18 2023 04:02:00	Bank of America, P.O. Box 982235, El Paso, TX 79998-2235
14883878	+ EDI: BANKAMER2.COM	Oct 18 2023 04:02:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14854427	EDI: CAPITALONE.COM	Oct 18 2023 04:02:00	Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
14854428	+ EDI: CAPONEAUTO.COM	Oct 18 2023 04:02:00	Capital One Auto Finance, 3905 North Dallas Parkway, Plano, TX 75093-7892
14859133	+ EDI: AISACG.COM	Oct 18 2023 04:02:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360

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14881015	EDI: CAPITALONE.COM	Oct 18 2023 04:02:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14854431	+ EDI: CITICORP.COM	Oct 18 2023 04:02:00	Citi Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
14854432	+ EDI: CITICORP.COM	Oct 18 2023 04:02:00	Citi Diamond Preferred Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
15138599	EDI: IRS.COM	Oct 18 2023 04:02:00	Department of Treasury, Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14854433	EDI: DISCOVER.COM	Oct 18 2023 04:02:00	Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421
14859361	EDI: DISCOVER.COM	Oct 18 2023 04:02:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14854435	Email/Text: bankruptcy@huntington.com	Oct 18 2023 00:14:00	Huntington National Bank, Bankruptcy Department, 2361 Morse Road--NC2W12, Columbus, OH 43229-5856
14854436	EDI: RMSC.COM	Oct 18 2023 04:02:00	J C Penney/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14854429	EDI: JPMORGANCHASE	Oct 18 2023 04:02:00	Chase, P.O. Box 15298, Wilmington, DE 19850-5298
14854430	EDI: JPMORGANCHASE	Oct 18 2023 04:02:00	Chase/Amazon.com, P.O. Box 15123, Wilmington, DE 19850-5298
14854443	EDI: JPMORGANCHASE	Oct 18 2023 04:02:00	Slate/Chase, P.O. Box 15299, Wilmington, DE 19850-5299
14891142	Email/PDF: resurgentbknofications@resurgent.com	Oct 18 2023 00:10:04	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14854437	EDI: RMSC.COM	Oct 18 2023 04:02:00	Lowe's/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14854439	Email/Text: Bankruptcy.Notices@pnc.com	Oct 18 2023 00:14:00	PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
14891199	Email/Text: Bankruptcy.Notices@pnc.com	Oct 18 2023 00:14:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14855610	+ EDI: RECOVERYCORP.COM	Oct 18 2023 04:02:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14854438	EDI: RMSC.COM	Oct 18 2023 04:02:00	Paypal Buyer Credit/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14894607	+ Email/Text: bncmail@w-legal.com	Oct 18 2023 00:14:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14854441	EDI: CITICORP.COM	Oct 18 2023 04:02:00	Sears Mastercard, P.O. Box 6282, Sioux Falls, SD 57117-6282
14858992	+ Email/Text: bankruptcy@huntington.com	Oct 18 2023 00:14:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
14863967	+ EDI: WFFC2	Oct 18 2023 04:02:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, PO Box 1629, Minneapolis, MN 55440-1629
14854444	+ EDI: WFFC2	Oct 18 2023 04:02:00	Wells Fargo Home Mortgage, Attn: Bankruptcy Mail, 3476 Stateview Road, Fort Mill, SC 29715-7203

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14892547

Email/PDF: bncnotices@becket-lee.com

Oct 18 2023 00:20:39

eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wells Fargo Bank, N.A.
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK N.A. bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Joint Debtor Kara S. Marton lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Daniel R. White	on behalf of Debtor Joseph S. Marton Jr. lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Jerome B. Blank	on behalf of Creditor Wells Fargo Bank N.A. jblank@pincuslaw.com, brausch@pincuslaw.com
Maria Miksich	on behalf of Creditor PNC BANK N.A. mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 8